



ATTY. DOCKET NO. PATENT
#6 MPS 36

L. Grey
#6 MPS 36
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : George W. Landry Art Unit: 2761
Serial No. : 09/332,846 Examiner: R. Alvarez
Filed : June 14, 1999
For : SYSTEM AND METHOD FOR PAYING BILLS AND OTHER
OBLIGATIONS INCLUDING SELECTIVE PAYOR AND PAYEE
CONTROLS

Assistant Commissioner of Patents
Washington, DC 20231

RESPONSE TO OFFICE ACTION

In response to the Examiner's Office Action mailed January 20, 2000, Applicant is enclosing a Terminal Disclaimer duly executed by an authorized representative of the assignee, thereby obviating the Examiner's double patenting rejection, and thus placing the application in condition for allowance. Although Applicant disagrees with the Examiner's conclusions outlined in the Office Action, Applicant is submitting this disclaimer to expedite prosecution of the application.

As this response resolves all outstanding issues in this application, early transmission of a Notice of Allowability

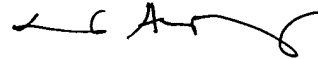
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231 on: April 20, 2000

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is requested. If any petition for extension of time is necessary to accompany this communication, please consider this paper a petition for such an extension of time, and apply the appropriate extension of time fee to Deposit Account 23-3000. If any other charges or credits are necessary to complete this communication, please apply them to Deposit Account 23-3000.

Respectfully submitted,



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